

EXHIBIT A

James Morrison
2050 NE Katsura St
Issaquah, WA 98029

November 1, 2016

EFUNDS IT SOLUTIONS GROUP, INC.
601 RIVERSIDE AVENUE
JACKSONVILLE, FL 32204

Chex Systems, Inc.
7805 Hudson Road, Suite 100
Woodbury, MN 55125

SENT VIA CERTIFIED MAIL RETURN RECEIPT FOR THE COURT RECORD

Re: James Henry Morrison
DOB: May 15, 1971
SSN: 265-33-1706

To Efunds / ChexSystems Legal Department,

Attached to this letter is a copy of the lawsuit filed in King County, Washington.
This lawsuit is also being served today on your registered agent in the state of Washington.

CT CORPORATION SYSTEM
505 UNION AVE SE STE 120
OLYMPIA, WA 98501

The purpose of this letter and a copy of the lawsuit is for the purposes of communication with you in the event that your company would like to resolve this matter out of court or through mediation. The King County court system has many Alternative Dispute Resolution options. If you would like to utilize one of those options, please let me know.

In the event that you choose to remove this case to Federal Court, please be aware that I will file a motion to compel arbitration pursuant to your terms of service.

Your cost to remove the case to federal court would be \$400 and the cost of arbitration, which you agreed to pay, would be \$1,700 (AAA). So your total expenses would be \$2,100 before even counting whatever your legal fees would be.

If you would like to resolve this matter out of court with me now, I am more than willing to have that discussion with you. I am sure we can find a resolution to this matter and go our separate ways. I can be reached at 425-677-4359. My email address is james.morrison@live.com . I would suggest that you call, just in case your email goes into my junk folder.

Sincerely,


James Morrison

KING COUNTY DISTRICT COURT

FILED

CIVIL DEPARTMENT

NOV - 2 2016

King County District Court
Issaquah Courthouse

PLAINTIFF NAME JAMES MORRISON	SMALL CLAIM # 163-01495
ADDRESS 2050 NE KATSURA ST	NOTICE OF SMALL CLAIM
CITY ISSAQUAH STATE WA ZIP 98029	
DAYTIME PHONE NO. 425-677-4359	
1 ST DEFENDANT NAME EFUNDS IT SOLUTIONS GROUP, INC	
ADDRESS 601 RIVERSIDE AVENUE	2 ND DEFENDANT NAME CT CORPORATION SYSTEM
CITY JACKSONVILLE STATE FL ZIP 32204	ADDRESS 505 UNION AVE SE STE 120
DAYTIME PHONE NO. 904-854-5000	CITY OLYMPIA STATE WA ZIP 98501
	DAYTIME PHONE NO.

CLAIM

I, JAMES MORRISON, the undersigned plaintiff, do hereby certify under the penalty of perjury of the laws of the State of Washington, that the defendant named above owes me the sum of \$5,000, which became due and owing on October 1, 2016.

(Amount of claim limited to \$5,000)

The amount owed is for:

<input type="checkbox"/> Auto Damages – Date of Accident	<input type="checkbox"/> Wages	<input type="checkbox"/> Loan
<input type="checkbox"/> Return of Deposit	<input type="checkbox"/> Rent	<input type="checkbox"/> Property Damage
<input type="checkbox"/> Merchandise	<input checked="" type="checkbox"/> Other	<input type="checkbox"/> Faulty Workmanship

You must explain reason for claim here:

Fair Credit Reporting Act, 15 U.S.C. 1681 ("FCRA")

Chapter 19.182 RCW Fair Credit Reporting Act

Chapter 19.86 RCW Unfair Business Practices - Consumer Protection

Note: You must properly serve this Notice on the Defendant.

<u>AZR</u>	<u>Iss</u>
Clerk	Location
Date Issued: <u>11/2/16</u>	

Signature: James Morrison
 Date: 11/2/16
 Printed Name/Title: James Morrison

NOTICE TO DEFENDANT

You are hereby directed to appear personally in King County District Court:

On: December 16, 2016 Time: 1:30pm IS2 PCU

Be ready for trial. If you do not appear, judgment may be rendered against you for the amount stated above, and, for the filing of this action plus costs of service of this notice.

Small Claims Instructions for Defendants

You have received a Notice of Small Claim. This means you are being sued for money damages. You should have also received a copy of the Notice Regarding Active Duty in the Military Service and a copy of the materials from the Dispute Resolution Center. You may be served either by certified mail or by personal service [process server or other person over age 18]. Court rules require you to be served with the Notice of Small Claim at least 10 days before the trial date. If you are served within the State of Washington less than 10 days before your trial date you may:

- Write the court requesting a continuance. You must also send a copy of your request to the plaintiff(s). The court will rule on your request. If there is very little time before the trial, you should be sure to give the court a phone number or e-mail address where you can be reached.
- Appear in court and request a continuance on the date of the trial.
- Appear in court and give up your right to 10 days notice and proceed with the trial.

If you do not wish to contest the plaintiff's claim you may:

- Settle with the plaintiff out of court before the trial date. The plaintiff must notify the court in writing that the case has been settled.
- Come to court and use the services of the Dispute Resolution Center and mediate a settlement on the day of trial. The Court urges you to review the information from the Dispute Resolution Center and consider using these valuable services.
- Choose not to appear in court on the trial date. If the plaintiff has sufficient proof of the claim, a judgment may be entered against you for the amount of the claim plus the costs of service of process and the filing fee.

If you believe you also have a claim against the plaintiff you may file a counterclaim. This must be done in writing on the form available at the court or from the court's web site. [www.kingcounty.gov/courts/DistrictCourt] The counterclaim must be filed with the court and you must pay a filing fee. Your counterclaim must be served on the plaintiff by certified mail or personal service [process server or other person over age 18] prior to the trial date. When you appear in court you must bring with you the affidavit of service on the other party.

You may bring witnesses and documents with you to the trial.

The judge will decide which witnesses and documents will be considered in the case. You will have a limited time to present your side of the case as the court usually sets 10 to 12 cases on each calendar. Please keep this in mind when preparing your case.

If the judge makes a finding in favor of either party, the judgment amount, plus any costs awarded, must be paid within 30 days of the date of the judgment. Payments must be made directly to party who was awarded the judgment. When the judgment is paid in full, the party receiving the payment must sign a Satisfaction of Judgment and file it with the court. If the judgment is not paid, other costs and fees may be added to the judgment and other legal action may be taken to collect the judgment.

If you contact the court regarding this matter you must use the case number on the Notice of Small Claim. The court clerks and judges cannot give you any legal advice to assist you with your case or tell you how to proceed.

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IMPORTANT NOTICE
REGARDING ACTIVE DUTY MILITARY SERVICE AND
DEPENDENTS

State and federal law provide protections to defendants who are on active duty in the military service, and to their dependents. Dependents of a service member or the service member's spouse, the service member's minor child, or an individual for whom the service member provided more than one-half of the individual's support for one hundred eighty days immediately preceding an application for relief.

One protection provided is the protection against the entry of a default judgment in certain circumstances. This notice only pertains to a defendant who is a dependent of a member of the national guard or a military reserve component under a call to active service for a period of more than thirty consecutive days. Other defendants in military service also have protections against default judgments not covered by this notice. If you are active duty military or the dependent of a member of the national guard or a military reserve component under a call to active service for a period of more than thirty consecutive days, **you should notify the plaintiff or the plaintiff's attorneys in writing of your status as such within twenty days of the receipt of this notice.** If you fail to do so, then a court or an administrative tribunal may presume that you are not a dependent of an active duty member of the national guard or reserves, and proceed with the entry of an order of default and / or a default judgment without further proof of your status. Your response to the plaintiff or plaintiff's attorneys about your status does not constitute an appearance for jurisdictional purposes in any pending litigation nor a waiver of your rights.

Dispute Resolution

CENTER of KING COUNTY

Dear Small Claims Court Case Parties:

A small claims action involving you has been filed in the King County District Court.

The Court strongly encourages you to settle this suit through mediation and has arranged for the *Dispute Resolution Center of King County (DRC)* to provide this assistance at no cost to either of you. To set up a mediation call (206) 443-9603.

The DRC is a non-profit organization that has provided free or low-cost conflict resolution & mediation services to the community since 1987. **The DRC is not part of the court system.**

IF YOU NEED TO CONTACT THE COURT, PLEASE CALL (206) 205-9200.

How Do I Set Up a Mediation?

TO RESOLVE THIS DISPUTE OUTSIDE OF COURT, CALL THE DRC IMMEDIATELY at 206-443-9603. The more time we have before to your trial date, the better. Otherwise, on the day of your hearing, the DRC has mediators available at the courtroom to conduct mediations before the trial

What is Mediation?

- **Mediation is a free, voluntary and confidential** meeting between you, the other party, and a professionally trained, neutral mediator.
- The mediator helps parties work together to create mutually agreeable solutions without offering legal advice or an evaluation of the case.
- If agreements are made, the mediator will write up the agreement using the parties' own words, and both will leave the mediation with a contract.
- Choosing to mediate does not affect your right to a trial if you are unable to reach an agreement with the other party.
- If one of the parties does not follow the agreement, this document can be presented to the court with the request that it be converted into an enforceable judgment.

Why Should I Choose Mediation?

- Mediation enables **parties to determine the outcome** of their conflict, rather than being forced to accept a judgment that may leave everyone unsatisfied.
- Unlike a court proceeding, **mediation is confidential** & does not become part of the public record.
- Courts are limited to granting or denying monetary judgments. **Mediation is much more flexible.**
- With a mediated agreement, a party may agree to complete a job, return an item of property, or pay money back using a payment plan.

We look forward to hearing from you and appreciate your interest in our services!

King County Court: (206) 205-9200 Dispute Resolution Center: (206) 443-9603

The Dispute Resolution Center of King County

4649 Sunnyside Ave. N, Suite 520 ~ Seattle, WA 98103 ~ Phone: 206-443-9603 ~ Fax: 206-443-9737 ~ www.kcdrc.org
(Revised 09/24/2009)